

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:	:	
	:	Case No.: 21-10096
Shawn F. Henry	:	Chapter 13
Jennifer R. Henry	:	Judge Magdeline D. Coleman
	:	*****
Debtor(s)	:	
	:	
Wilmington Savings Fund Society, FSB,	:	
as trustee of Stanwich Mortgage Loan	:	
Trust I	:	
Movant	:	
	:	
v.	:	
	:	
Shawn F. Henry	:	
Jennifer R. Henry	:	
Kenneth E. West, Trustee	:	
Respondents	:	

CERTIFICATE OF DEFAULT

Now comes Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust I, its successor and assigns (hereinafter, "Creditor"), by and through its mortgage servicing agent Carrington Mortgage Services, by and through counsel, and certifies to this Court that Shawn F. Henry and Jennifer R. Henry ("Debtors") have failed to comply with the Order approving the stipulation dated January 19, 2022, a copy of which is attached hereto as Exhibit "A", by failing to make timely payments in accordance with the stipulation. Pursuant to the Order, the automatic stay will terminate upon the filing of a Certificate of Default.

Creditor hereby avers that Debtors are delinquent for the August 1, 2022 payment and for all arrears that were due thereafter. Further, pursuant to the terms of the stipulation, Creditor provided Debtors and their Counsel with a Notice of Default on October 4, 2022, allowing

Debtors ten (10) days to cure the default. A copy of said default letter is attached hereto as Exhibit "B". Ten (10) days have passed and the default has not been cured.

WHEREFORE, upon the filing of this Certificate of Default, Creditor requests that the Court enter an order terminating the automatic stay.

Respectfully submitted,

/s/ Alyk L. Oflazian

Alyk L. Oflazian, Esquire (312912)

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Attorneys for Creditor

The case attorney for this file is Alyk L. Oflazian.

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Wilmington Savings Fund Society, FSB, :
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Shawn F. Henry :
Jennifer R. Henry :
Kenneth E. West, Trustee :
Respondents :

CERTIFICATE OF SERVICE

I certify that on the date of filing, a copy of the foregoing Certificate of Default was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Kenneth E. West, Chapter 13 Trustee, ecfemails@ph13trustee.com

Brad J. Sadek, Attorney for Shawn F. Henry and Jennifer R. Henry, brad@sadeklaw.com

I certify that on the date of filing, a copy of the foregoing document was sent by U.S. Mail to the following:

Shawn F. Henry and Jennifer R. Henry, 39 Ridge Road, Aston, PA 19014

/s/ Alyk L. Oflazian